Serial No.: 09/831,491 Atty. Docket No. Form PTO-1449 Department of Commerce Q64409 Confirmation No.: UNKNOWN Patent & Trademark Office (Rev. 2-32) Applicant: Teow HIn NGAIR INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary) Filing Date: Group: 2131 May 9, 2001 **U.S. PATENT DOCUMENTS** Filing Date Name Class Sub-Examiner **Document Number** Date (if appropriate) Class Initial RECEIVED Technology Center 2100 FOREIGN PATENT DOCUMENTS Translation Country Class Sub-Date Document Yes/No class OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.) Chapter 3 of a book Electronic Payment Systems, Mahoney (Artech House, 1997) "Encryption and Decryption", pp. 19-60. EXAMINER: (DATE CONSIDERED: Initial if citation considered, whether or not citation is in conformance with MPEP 609; draw line through citation if

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